

The United States Bankruptcy Court
for the Northern District of Florida



GUIDELINES & REQUIREMENTS TO ASSIST PRO SE DEBTORS

William W. Blevins
Clerk of Court

Office Hours and Locations:

Offices are open 9:00am to 4:00pm, Monday - Friday
and closed on federal holidays.

Tallahassee, Gainesville & Panama City Divisions

(850) 521-5001
(888) 765-1752 Help Desk
110 E. Park Avenue, Suite 100
Tallahassee, FL 32301

Pensacola Division

(850) 435-8475
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Brief Table of Contents

Topics Covered in this Package:

- Legal Advice & Resources
- Credit Counseling Requirements
- Official Forms & Petition Preparation
- Means Test Form Information
- Financial Management Course Requirement
- Protecting Your Social Security Number
- §341 Meeting of Creditors
- Filing Fees & Acceptable Forms of Payment
- Appropriate Courtroom Attire & Conduct
- Retaining Your Bankruptcy Records
- Credit Rating & Reports

Lists & Forms Included with this Package:

- Required Lists, Schedules, Statements and Fees for Each Chapter
- Form B201 - Notice to Individual Consumer Debtor Under §342(b)
- Form B240 - Reaffirmation Agreement
- Debtor(s) Statement of Assistance
- Creditor Mailing Matrix Requirements
- Current List of all Bankruptcy Fees

The information contained in this package is intended to answer frequently asked questions from Pro Se debtors and is not to be interpreted as legal advice or serve as a complete guide as to what is required to be filed, provided, or completed in your case. This information is subject to change without notice.

For more information please visit our website: www.flnb.uscourts.gov

(Revised 5/16/2006)

Legal Advice & Resources

The U.S. Bankruptcy Court Clerk's Office is not permitted to assist you with preparing your petition, schedules or other documents, nor is the Clerk's Office permitted to provide you with legal advice. Your local library has law books that may be of assistance to you. The Local Bankruptcy Rules for the Northern District of Florida are available in the lobby of the Clerk's Office. The local rules, instructions and forms are also available on the Court's website at: www.flnb.uscourts.gov. Some forms are available from the clerk's office upon request in person. The clerk's office does not take requests for any forms by phone.

Important Notice Regarding Credit Counseling Requirements

The 2005 Bankruptcy Act requires all individual debtors who file bankruptcy on or after October 17, 2005, to undergo credit counseling within six months before filing for bankruptcy relief and to complete a financial management instructional course after filing bankruptcy.

The 2005 Bankruptcy Act requires the Clerk of Bankruptcy Court to maintain a publicly available list of approved credit counseling agencies and debtor education course providers. A list of approved agencies is available from the Clerk's office and on the Court's website at www.flnb.uscourts.gov.

To be able to file your case, you must do one of the following:

- (1) Complete the credit counseling requirement before you file your bankruptcy petition AND submit, *with your petition*, the Credit Counseling Certificate provided by the approved agency, or**
- (2) If you have not completed the required credit counseling prior to filing your case, you should review 11 U.S.C. §109(h) to see if there is an allowed exception that may be applicable to you. If so, file *with your petition*, either:**

a) A Certificate of Exigent Circumstances in accordance with 11 U.S.C. §109(h)(3)(A) which basically:

- (i) describes exigent circumstances that merit an initial waiver of the credit counseling requirements;**
- (ii) states that you requested credit counseling services from an approved nonprofit budget and credit counseling agency, but was unable to obtain the services during the 5-day period beginning on the date on which you made that request; and**
- (iii) is satisfactory to the court.**

If approved by the court, you will be given a 30-day extension in order to comply with the credit counseling requirement; or,

b) A Motion/Request for exemption from the credit counseling requirement under 11 U.S.C. §109(h)(4) due to the fact that you are unable to complete the credit counseling requirement as a result of incapacity or disability, or because you are on active military duty in an active combat zone. You must also submit an affidavit substantiating your request.

If the court, after review, does NOT grant your request for waiver or exemption under paragraph (2) above, your case may be immediately dismissed.

If you have not completed the required credit counseling and neither of the exceptions above apply to you, then you are ineligible to be a debtor and we are NOT allowed to file your case.

Official Forms & Petition Preparation

The U.S. Bankruptcy Court Clerk's Office will not supply you with all of the official forms required for filing bankruptcy. You may purchase the forms from a local office supply store or download applicable forms from the court's website at www.flnb.uscourts.gov. If someone other than an attorney assists you with the preparation of the bankruptcy forms, you must disclose the name of the preparer on the petition. You must also provide your daytime phone number on your petition.

This package contains the following:

- Required Lists, Schedules, Statements and Fees for each chapter - Use this as a guideline for filing your bankruptcy papers. Items indicated by an asterisk (*) **must be filed** to initiate your bankruptcy case. Failure to file all of the required documents within the time required could result in the dismissal of your case.
- Form B201 - Notice to Individual Consumer Debtor Under § 342(b) of the Bankruptcy Code - Provides important information to individual consumer debtors regarding credit counseling, available chapters and bankruptcy crimes.
- Form B240 - Reaffirmation Agreement - This official reaffirmation agreement form contains the required disclosures, calculations and repayment schedules required under the Bankruptcy Reform Act of 2005 to assist in the court's decision-making process on whether the reaffirmation should be approved or not.
- Debtor(s) Statement of Assistance - This local form is required from all pro se debtors. Its purpose is to protect the debtor from non-attorneys who charge more than the amount allowed under law to assist the debtor in preparing the paperwork to file a bankruptcy case.
- Creditor Mailing Matrix Requirements - Provides helpful guidelines in preparing your creditor mailing matrix required by the clerk's office.
- Current List of all Bankruptcy Fees

Please note: Corporations and Partnerships must be represented by an attorney when filing for bankruptcy.

Means Test Forms

The 2005 Bankruptcy Act requires all individual debtors who file bankruptcy on or after October 17, 2005 to complete:

- Form 22A - Statement of Current Monthly Income and Means Test Calculation *for Chapter 7 cases, or*
- Form 22B - Statement of Current Monthly Income *for Chapter 11 cases, or*
- Form 22C - Statement of Current Monthly Income and Disposable Income Calculation *for Chapter 13 cases.*

These forms must be submitted with the petition or within 15 days of the filing of the case.

The following national income and expense standards needed when completing the means test forms can be obtained from the clerk's office or from the court's website at www.flnb.uscourts.gov:

- Census Bureau Median Family Income
- IRS National Standards for Allowable Living Expenses
- IRS Local Housing and Utilities Expense Standards
- IRS Local Transportation Expense Standards for South Census Region

Important Information Regarding Financial Management Course Requirement

Under the Bankruptcy Reform Act of 2005, all individual debtors filing under chapters 7 and 13 must complete a Financial Management course before receiving a discharge. To comply with this requirement, the debtor(s) must complete the financial management course AFTER the filing of the petition. Certifications indicating the course was taken prior to the filing of the petition will not satisfy the financial management course requirement. A list of approved Financial Management agencies is available from the clerk's office and on the Court's website at www.flnb.uscourts.gov.

If you are a debtor filing under chapter 7, you must complete the financial management requirement and submit Form 23 - Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management within 60 days of the date of your meeting of creditors, or your case could be closed without a discharge.

Protecting your Social Security Number

Effective December 1, 2003, individuals filing bankruptcy will place only the last four digits of their Social Security Number on the bankruptcy petition. Individuals filing without an attorney (pro se) are required to submit, with the bankruptcy petition, a separate Statement of Social Security Number(s), Official Form 21, in which their full Social Security Number is given. This Statement of Social Security Number(s) is not part of the public record and will not be available to the public. Official Form 21 is available from the clerk's office and on the Court's website at: www.flnb.uscourts.gov.

Tax Return Required

Pursuant to 11 U.S.C. 521(e)(2), the debtor shall provide to the trustee no later than 7 days before the date first set for the meeting of creditors, a copy of the Federal income tax return (or transcript of return) for the most recent tax year ending before filing.

Meeting of Creditors (All chapters)

The location, date and time of the meeting of creditors (341 Meeting) will be mailed to you after your bankruptcy petition is filed. Please read your notice carefully to determine the location, date and time of your 341 Meeting. Meetings are held in Pensacola, Gainesville, Panama City and Tallahassee. Failure to attend your 341 Meeting could result in your case being dismissed.

Your creditors will also be notified by the U.S. Bankruptcy Court Clerk's Office of the location, date and time scheduled for your 341 meeting by mail or by a specified type of electronic transmission.

A photo identification is required at the Meeting of Creditors, along with verification of your social security number. If you do not produce these items, your meeting will possibly have to be rescheduled by the trustee.

Filing Fees
The filing fees are as follows:

Chapter 7	\$299.00
Chapter 11	\$1,039.00
Chapter 12	\$239.00
Chapter 13	\$274.00

If you are unable to pay the full fee at the time of filing, you may be able to pay your fee in installments if you are an individual. The number of installments cannot exceed three. An initial installment payment of \$149.00 is required when filing chapter 7 cases, \$104.00 for chapter 12 cases, \$124.00 for chapter 13 cases. An Application to Pay Filing Fees in Installments (Form B3A) **must be filed with the petition** and approved by the Court. This form is available from the Clerk's office and on the Court's website at www.flnb.uscourts.gov. If your application is not approved, you will be required to pay the full remaining amount or your case will be dismissed. Chapter 11 installment applications must be approved by the judge in advance of filing.

If you are an individual filing under Chapter 7 with income less than 150% of the official poverty line and you are unable to pay your filing fee in full or in installments, you may request a waiver of the filing fee by completing an Application for Waiver of the Chapter 7 Filing Fee For Individuals Who Cannot Pay the Filing Fee in Full or in Installments (Form B3B), also known as an "*in forma pauperis*" application. This form is available from the Clerk's office and on the Court's website at www.flnb.uscourts.gov. This form **must be filed with the petition** and will be reviewed and approved or denied by the Bankruptcy Court Judge. If your application is not approved, you will be required to pay the remaining amount in full or in installments, or your case will be dismissed.

You may obtain information about the poverty guidelines and the "*in forma pauperis*" form from the Clerk's office and on the Court's website at www.flnb.uscourts.gov.

Acceptable Forms of Payment

The U.S. Bankruptcy Court accepts cash (must be exact change), money orders or cashier's checks. Personal checks from the debtor, two-party checks, post-dated checks and credit cards will not be accepted.

Appropriate Courtroom Attire & Conduct

You will be required to present a photo identification any time you enter the court facilities. All persons present in a courtroom where a trial, hearing, or other proceeding is in progress must dress and conduct themselves in a manner demonstrating respect for the court. Traditional business attire is considered appropriate. Jeans, shorts, and t-shirts are not appropriate.

Retaining Your Records

The U.S. Bankruptcy Court Clerk's office requires the original of all forms submitted for filing. We do not need any extra copies. However, it is advisable to keep copies of your petition, schedules, statements, Order of Discharge and, if applicable, your Order of Dismissal. Contact the clerk's office for instructions if you wish to obtain copies of other pertinent documents.

If you wish to bring an extra copy of your bankruptcy papers with you when you file bankruptcy, the clerk's office will be happy to time-stamp your copy and provide you with your case number on the front of your copy for your records.

Credit Rating & Reports

The U.S. Bankruptcy Court Clerk's Office is not responsible for credit reports. Bankruptcy records are public records and the information contained in them can be retrieved by anyone. Any disputes you have with a credit agency must be resolved by you and that agency.

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF FLORIDA**

(4/06) **REQUIRED LISTS, SCHEDULES, STATEMENTS AND FEES
Voluntary Chapter 7 Case**

- ☐ ***Filing Fee of \$299.**
If the fee is to be paid in installments or the debtor requests a waiver of the fee, the debtor must be an individual and must file a signed application for court approval. Official Form 3A or 3B and Rule 1006(b) & (c), Fed.R.Bankr.P.
- ☐ ***Statement of Social Security Number (Official Form 21).**
Required if the debtor is an individual. Must be submitted **WITH** the petition for pro se cases. Rule 1007(f), Fed.R.Bankr.P.
- ☐ ***Certificate of Credit Counseling and Debt Repayment Plan. (Or § 109(h)(3) certification of exigent circumstances or §109(h)(4) request for exemption from credit counseling requirement) .**
Required if the debtor is an individual. Must be filed **WITH** the petition. Rule 1007(b) & (c), Fed.R.Bankr.P.
- ☐ ***Names and addresses of all creditors of the debtor (creditor matrix)**
Must be filed **WITH** the petition.
- ☐ **Voluntary Petition (Official Form 1).**
Required to initiate bankruptcy case.
- ☐ **Summary of Schedules (Official Form 6)**
Must be filed with the petition or within 15 days. Rule 1007(b) & (c), Fed.R.Bankr.P.
- ☐ **Schedules of assets and liabilities (Schedules A - F of Official Form 6).**
Must be filed with the petition or within 15 days. Rule 1007(b) & (c), Fed.R.Bankr.P.
- ☐ **Schedule of executory contracts and unexpired leases (Schedule G of Official Form 6).**
Must be filed with the petition or within 15 days. Rule 1007(b) & (c), Fed.R.Bankr.P.
- ☐ **Schedule of Co-Debtors (Schedule H of Official Form 6)**
Must be filed with the petition or within 15 days. Rule 1007(b) & (c), Fed.R.Bankr.P.
- ☐ **Schedules of current income and expenditures (Schedules I & J and Declaration Concerning Schedules of Official Form 6)** All debtors must file these schedules. If the debtor is an individual, Schedules I and J of Official Form 6 must be used for this purpose. Must be filed with the petition or within 15 days. 11 U.S.C. § 521(1) and Rule 1007(b) & (c), Fed.R.Bankr.P.
- ☐ **Statement of financial affairs (Official Form 7).**
Must be filed with the petition or within 15 days. Rule 1007(b) & (c), Fed.R.Bankr.P.
- ☐ **Statement of intention regarding secured property (Official Form 8).**
Required **ONLY** if the debtor is an individual and the schedules of assets and liabilities contain debts secured by property of the estate or personal property subject to an unexpired lease. Must be filed within 30 days or by the date set for the Section 341 meeting of creditors, whichever is **earlier**. 11 U.S.C. §§ 362(h).and 521(2).
- ☐ **Statement of current monthly income and means test calculation (Official Form 22A).**
Required if the debtor is an individual with primarily consumer debts. Must be filed with the petition or within 15 days. Rule 1007(b) & (c), Fed.R.Bankr.P.
- ☐ **Copies of all payment advices or other evidence of payment received by the debtor from any employer within 60 days before the filing of the petition.** Required if the debtor is an individual. Must be filed with the petition or within 15 days. Rule 1007(b) & (c), Fed.R.Bankr.P.
- ☐ **Notice to Individual Debtor with Primarily Consumer Debts under 11 U.S.C. § 342(b),** if applicable. **(Official Form B201),** Must be filed with the petition or within 15 days. 11 U.S.C. §§ 342(b); 521(a)(1)(B)(iii); 707(a)(3).
- ☐ **Notice to debtor by “bankruptcy petition preparer,”** if applicable. **(Official Form 19B)**
Must be filed **WITH** the petition if prepared by a “bankruptcy petition preparer.” 11 U.S.C. § 110(b)(2)(B);
- ☐ **Statement disclosing compensation paid or to be paid to a “bankruptcy petition preparer” as defined in 11 U.S.C. § 110.**
Must be filed **WITH** the petition if the “bankruptcy petition preparer” prepares the petition. 11 U.S.C. §110(h).(Official Form B280)
- ☐ **Statement disclosing compensation paid or to be paid to the attorney for the debtor.**
Must be filed within 15 days or any other date set by the court. 11 U.S.C. § 329 and Rule 2016(b), Fed.R.Bankr.P.

***Items marked with asterisks must be provided with the voluntary petition at the time of filing or the case may be dismissed. Please note that the remaining items must also be filed within the time periods required after the case is officially filed.**

REQUIRED LISTS, SCHEDULES, STATEMENTS AND FEES
Voluntary Chapter 11 Case

- ☐ ***Filing fee of \$1,039.**
If the fee is to be paid in installments, the debtor must be an individual and must submit a signed application for court approval before the case is filed. Official Form 3A and Rule 1006(b), Fed.R.Bankr.P.
- ☐ ***Statement of Social Security Number (Official Form 21).**
Required if the debtor is an individual. Must be submitted **WITH** the petition for pro se cases. Rule 1007(f), Fed.R.Bankr.P.
- ☐ ***Certificate of Credit Counseling and Debt Repayment Plan. (Or § 109(h)(3) certification of exigent circumstances or §109(h)(4) request for exemption from credit counseling requirement) .**
Required if the debtor is an individual. Must be filed **WITH** the petition. Rule 1007(b) & (c), Fed.R.Bankr.P.
- ☐ ***Names and addresses of all creditors of the debtor (creditor matrix)**
Must be filed **WITH** the petition.
- ☐ ***List of Creditors holding the 20 largest unsecured claims (Official Form 4).**
Must be filed **WITH** the petition. Rule 1007(d), Fed.R.Bankr.P.
- ☐ **Voluntary Petition (Official Form 1).**
Required to initiate bankruptcy case.
- ☐ **Summary of Schedules (Official Form 6)**
Must be filed with the petition or within 15 days. Rule 1007(b) & (c), Fed.R.Bankr.P.
- ☐ **Schedules of assets and liabilities (Schedules A, B, D, E & F of Official Form 6).**
Must be filed with the petition or within 15 days. Rule 1007(b) & (c), Fed.R.Bankr.P.
- ☐ **Schedule of executory contracts and unexpired leases (Schedule G of Official Form 6).**
Must be filed with the petition or within 15 days. Rule 1007(b) & (c), Fed.R.Bankr.P.
- ☐ **Schedule of Co-Debtors (Schedule H of Official Form 6)**
Must be filed with the petition or within 15 days. Rule 1007(b) & (c), Fed.R.Bankr.P.
- ☐ **Schedules of current income and expenditures (Schedules I & J and Declaration Concerning Schedules of Official Form 6)** All debtors must file these schedules. If the debtor is an individual, Schedules I and J of Official Form 6 must be used for this purpose. Must be filed with the petition or within 15 days. 11 U.S.C. § 521(I) and Rule 1007(b) & (c), Fed.R.Bankr.P.
- ☐ **Statement of financial affairs (Official Form 7).**
Must be filed with the petition or within 15 days. Rule 1007(b) & (c), Fed.R.Bankr.P.
- ☐ **Statement of current monthly income (Official Form 22B).** Required if the debtor is an individual. Must be filed with the petition or within 15 days. Rule 1007(b) & (c), Fed.R.Bankr.P.
- ☐ **Names and addresses of equity security holders of the debtor.**
Must be filed with the petition or within 15 days, unless the court orders otherwise. Rule 1007(a)(3), Fed.R.Bankr.P.
- ☐ **Copies of all payment advices or other evidence of payment received by the debtor from any employer within 60 days before the filing of the petition.** Required if the debtor is an individual. Must be filed with the petition or within 15 days. Rule 1007(b) & (c), Fed.R.Bankr.P.
- ☐ **Notice to Individual Debtor with Primarily Consumer Debts under 11 U.S.C. § 342(b), if applicable. (Official Form B201)**
Must be filed with the petition or within 15 days. 11 U.S.C. §§ 342(h); 521(a)(B)(iii); 707(a)(3).
- ☐ **Notice to debtor by “bankruptcy petition preparer,” if applicable. (Official Form 19B)**
Must be filed **WITH** the petition if prepared by a “bankruptcy petition preparer.” 11 U.S.C. § 110(b)(2)(B);
- ☐ **Statement disclosing compensation paid or to be paid to a “bankruptcy petition preparer” as defined in 11 U.S.C. § 110.**
Must be filed **WITH** the petition if the “bankruptcy petition preparer” prepares the petition. 11 U.S.C. § 110(h). (Official Form B280)
- ☐ **Statement disclosing compensation paid or to be paid to the attorney for the debtor.**
Must be filed within 15 days or any other date set by the court. 11 U.S.C. § 329 and Rule 2016(b), Fed.R.Bankr.P.

Notice: Under 28 U.S.C. § 1930(a) the debtor, or trustee if one is appointed, is required also to pay a fee to the United States trustee at the conclusion of each calendar quarter until the case is dismissed or converted to another chapter. The amount to be paid is:

\$ 250 if disbursements total less than \$15,000;	\$3750 if disbursements total between \$300,000 and \$1,000,000;
\$ 500 if disbursements total between \$15,000 and \$75,000;	\$5000 if disbursements total between \$1,000,000 and \$2,000,000;
\$ 750 if disbursements total between \$75,000 and \$150,000;	\$7500 if disbursements total between \$2,000,000 and \$3,000,000;
\$1250 if disbursements total between \$150,000 and \$225,000;	\$8000 if disbursements total between \$3,000,000 and \$5,000,000;
\$1500 if disbursements total between \$225,000 and \$300,000;	\$10,000 if disbursements total more than \$5,000,000,

***Items marked with asterisks must be provided with the voluntary petition at the time of filing or the case may be dismissed. Please note that the remaining items must also be filed within the time periods required after the case is officially filed.**

REQUIRED LISTS, SCHEDULES, STATEMENTS AND FEES
Chapter 12 Case

- ☐ ***Filing Fee of \$239.**
If the fee is to be paid in installments, the debtor must be an individual and must file a signed application for court approval. Official Form 3A and Rule 1006(b), Fed.R.Bankr.P.
- ☐ ***Statement of Social Security Number (Official Form 21).**
Required if the debtor is an individual. Must be submitted **WITH** petition for pro se cases. Rule 1007(f), Fed.R.Bankr.P.
- ☐ ***Certificate of Credit Counseling and Debt Repayment Plan. (Or § 109(h)(3) certificate of exigent circumstances or § 109(h)(4) Request for Exemption from credit counseling requirements) .**
Required if the debtor is an individual. Must be filed **WITH** the petition. Rule 1007(b) & (c), Fed.R.Bankr.P.
- ☐ ***Names and addresses of all creditors of the debtor (creditor matrix)**
Must be filed **WITH** the petition.
- ☐ **Voluntary petition (Official Form 1).**
Required to initiate bankruptcy case.
- ☐ **Summary of Schedules (Official Form 6)**
Must be filed with the petition or within 15 days. Rule 1007(b) & (c), Fed.R.Bankr.P.
- ☐ **Schedules of assets and liabilities (Schedules A - F of Official Form 6).**
Must be filed with the petition or within 15 days. Rule 1007(b) & (c), Fed.R.Bankr.P.
- ☐ **Schedule of executory contracts and unexpired leases (Schedule G of Official Form 6).**
Must be filed with the petition or within 15 days. Rule 1007(b) & (c), Fed.R.Bankr.P.
- ☐ **Schedule of Co-Debtors (Schedule H of Official Form 6)**
Must be filed with the petition or within 15 days. Rule 1007(b) & (c), Fed.R.Bankr.P.
- ☐ **Schedules of current income and expenditures (Schedules I & J and Declaration Concerning Schedules of Official Form 6)** All debtors must file these schedules. If the debtor is an individual, Schedules I and J of Official Form 6 must be used for this purpose. Must be filed with the petition or within 15 days. 11 U.S.C. § 521(1) and Rule 1007(b) & (c), Fed.R.Bankr.P.
- ☐ **Statement of financial affairs (Official Form 7).**
Must be filed with the petition or within 15 days. Rule 1007(b) & (c), Fed.R.Bankr.P.
- ☐ **Copies of all payment advices or other evidence of payment received by the debtor from any employer within 60 days before the filing of the petition.** Required if the debtor is an individual. Must be filed with the petition or within 15 days. Rule 1007(b) & (c), Fed.R.Bankr.P.
- ☐ **Notice to Individual Debtor with Primarily Consumer Debts under 11 U.S.C. § 342(b), if applicable. (Official Form B201)**
Must be filed with the petition or within 15 days. 11 U.S.C. §§ 342(h); 521(a)(B)(iii); 707(a)(3).
- ☐ **Notice to debtor by “bankruptcy petition preparer,” if applicable. (Official Form 19B)**
Must be filed **WITH** the petition if prepared by a “bankruptcy petition preparer.” 11 U.S.C. § 110(b)(2)(B); Official Form 19B.
- ☐ **Statement disclosing compensation paid or to be paid to a “bankruptcy petition preparer” as defined in 11 U.S.C. § 110.**
Must be filed **WITH** the petition if the “bankruptcy petition preparer” prepares the petition. 11 U.S.C. § 110(h). (Official Form B280)
- ☐ **Statement disclosing compensation paid or to be paid to the attorney for the debtor.**
Must be filed within 15 days or any other date set by the court. 11 U.S.C. § 329 and Rule 2016(b), Fed.R.Bankr.P.
- ☐ **Chapter 12 Plan.**
Must be filed within 90 days. 11 U.S.C. § 1221.

***Items marked with asterisks must be provided with the voluntary petition at the time of filing or the case may be dismissed. Please note that the remaining items must also be filed within the time periods required after the case is officially filed.**

REQUIRED LISTS, SCHEDULES, STATEMENTS AND FEES
Chapter 13 Case

- ☐ ***Filing fee of \$274.**
If the fee is to be paid in installments, the debtor must file a signed application for court approval. Official Form 3A and Rule 1006(b), Fed.R.Bankr.P.
- ☐ ***Statement of Social Security Number (Official Form 21).**
Required if the debtor is an individual. Must be submitted **WITH** petition for pro se cases. Rule 1007(f), Fed.R.Bankr.P.
- ☐ ***Certificate of Credit Counseling and Debt Repayment Plan. (Or § 109(h)(3) certification of exigent circumstances or §109(h)(4) request for exemption from credit counseling requirement) .**
Required if the debtor is an individual. Must be filed **WITH** the petition. Rule 1007(b) & (c), Fed.R.Bankr.P.
- ☐ ***Names and addresses of all creditors of the debtor (creditor matrix)**
Must be filed **WITH** the petition.
- ☐ **Voluntary petition (Official Form 1).**
Required to initiate bankruptcy case.
- ☐ **Summary of Schedules (Official Form 6)**
Must be filed with the petition or within 15 days. Rule 1007(b) & (c), Fed.R.Bankr.P.
- ☐ **Schedules of assets and liabilities (Schedules A - F of Official Form 6).**
Must be filed with the petition or within 15 days. Rule 1007(b) & (c), Fed.R.Bankr.P.
- ☐ **Schedule of executory contracts and unexpired leases (Schedule G of Official Form 6).**
Must be filed with the petition or within 15 days. Rule 1007(b) & (c), Fed.R.Bankr.P.
- ☐ **Schedule of Co-Debtors (Schedule H of Official Form 6)**
Must be filed with the petition or within 15 days. Rule 1007(b) & (c), Fed.R.Bankr.P.
- ☐ **Schedules of current income and expenditures (Schedules I & J and Declaration Concerning Schedules of Official Form 6)** All debtors must file these schedules. If the debtor is an individual, Schedules I and J of Official Form 6 must be used for this purpose. Must be filed with the petition or within 15 days. 11 U.S.C. § 521(1) and Rule 1007(b) & (c), Fed.R.Bankr.P.
- ☐ **Statement of financial affairs (Official Form 7).**
Must be filed with the petition or within 15 days. Rule 1007(b) & (c), Fed.R.Bankr.P.
- ☐ **Statement of current monthly income, etc. (Official Form 22C).**
Must be filed **WITH** the petition or within 15 days. Rule 1007, Fed.R.Bankr.P.
- ☐ **Copies of all payment advices or other evidence of payment received by the debtor from any employer within 60 days before the filing of the petition.** Required if the debtor is an individual. Must be filed with the petition or within 15 days. Rule 1007(b) & (c), Fed.R.Bankr.P.
- ☐ **Notice to Individual Debtor with Primarily Consumer Debts under 11 U.S.C. § 342(b),** if applicable. **(Official Form B201)** Must be filed with the petition or within 15 days. 11 U.S.C. §§ 342(b); 521(a)(1)(B)(iii); 707(a)(3).
- ☐ **Notice to debtor by “bankruptcy petition preparer,”** if applicable. (Official Form 19B)
Must be filed **WITH** the petition if prepared by a “bankruptcy petition preparer.” 11 U.S.C. § 110(b)(2)(B); Official Form 19B.
- ☐ **Statement disclosing compensation paid or to be paid to a “bankruptcy petition preparer” as defined in 11 U.S.C. § 110.**
Must be filed **WITH** the petition if the “bankruptcy petition preparer” prepares the petition. 11 U.S.C. § 110(h). (Official Form B280)
- ☐ **Chapter 13 Plan.**
Must be filed with the petition or within 15 days. Rule 3015, Fed.R.Bankr.P.
- ☐ **Statement disclosing compensation paid or to be paid to the attorney for the debtor.**
Must be filed within 15 days or any other date set by the court. 11 U.S.C. § 329 and Rule 2016(b), Fed.R.Bankr.P.

***Items marked with asterisks must be provided with the voluntary petition at the time of filing or the case may be dismissed. Please note that the remaining items must also be filed within the time periods required after the case is officially filed.**

UNITED STATES BANKRUPTCY COURT

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a “means test” designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed name and title, if any, of Bankruptcy Petition Preparer

Address: _____

X _____
Signature of Bankruptcy Petition Preparer or officer,
principal, responsible person, or partner whose Social
Security number is provided above.

Social Security number (If the bankruptcy petition
preparer is not an individual, state the Social Security
number of the officer, principal, responsible person, or
partner of the bankruptcy petition preparer.) (Required
by 11 U.S.C. § 110.)

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Printed Name(s) of Debtor(s)

Case No. (if known) _____

X _____
Signature of Debtor Date

X _____
Signature of Joint Debtor (if any) Date

United States Bankruptcy Court

District of _____

In re _____,
Debtor

Case No. _____
Chapter _____

REAFFIRMATION AGREEMENT

[Indicate all documents included in this filing by checking each applicable box.]

- | | |
|--|---|
| <input type="checkbox"/> Part A: Disclosures, Instructions, and Notice to Debtor (Pages 1 - 5) | <input type="checkbox"/> Part D: Debtor's Statement in Support of Reaffirmation Agreement |
| <input type="checkbox"/> Part B: Reaffirmation Agreement | <input type="checkbox"/> Part E: Motion for Court Approval |
| <input type="checkbox"/> Part C: Certification by Debtor's Attorney | <input type="checkbox"/> Proposed Order Approving Reaffirmation Agreement |
- ☐ *[Check this box if]* Creditor is a Credit Union as defined in §19(b)(1)(a)(iv) of the Federal Reserve Act

PART A: DISCLOSURE STATEMENT, INSTRUCTIONS AND NOTICE TO DEBTOR

1. DISCLOSURE STATEMENT

Before Agreeing to Reaffirm a Debt, Review These Important Disclosures:

SUMMARY OF REAFFIRMATION AGREEMENT

This Summary is made pursuant to the requirements of the Bankruptcy Code.

NAME OF CREDITOR: _____

AMOUNT REAFFIRMED

- a. The amount of debt you have agreed to reaffirm: \$ _____
- b. All fees and costs accrued as of the date of this disclosure statement, related to the amount of debt shown in a., above: \$ _____
- c. The total amount you have agreed to reaffirm (Debt and fees and costs) (Add lines a. and b.): \$ _____

Your credit agreement may obligate you to pay additional amounts which may come due after the date of this disclosure. Consult your credit agreement.

ANNUAL PERCENTAGE RATE

[The annual percentage rate can be disclosed in different ways, depending on the type of debt.]

a. If the debt is an extension of “credit” under an “open end credit plan,” as those terms are defined in § 103 of the Truth in Lending Act, such as a credit card, the creditor may disclose the annual percentage rate shown in (I) below or, to the extent this rate is not readily available or not applicable, the simple interest rate shown in (ii) below, or both.

(I) The Annual Percentage Rate disclosed, or that would have been disclosed, to the debtor in the most recent periodic statement prior to entering into the reaffirmation agreement described in Part B below or, if no such periodic statement was given to the debtor during the prior six months, the annual percentage rate as it would have been so disclosed at the time of the disclosure statement: _____%.

— And/Or ---

(ii) The simple interest rate applicable to the amount reaffirmed as of the date this disclosure statement is given to the debtor: _____%. If different simple interest rates apply to different balances included in the amount reaffirmed, the amount of each balance and the rate applicable to it are:

\$ _____ @ _____ %;
\$ _____ @ _____ %;
\$ _____ @ _____ %.

b. If the debt is an extension of credit other than under an open end credit plan, the creditor may disclose the annual percentage rate shown in (I) below, or, to the extent this rate is not readily available or not applicable, the simple interest rate shown in (ii) below, or both.

(I) The Annual Percentage Rate under §128(a)(4) of the Truth in Lending Act, as disclosed to the debtor in the most recent disclosure statement given to the debtor prior to entering into the reaffirmation agreement with respect to the debt or, if no such disclosure statement was given to the debtor, the annual percentage rate as it would have been so disclosed: _____%.

— And/Or ---

(ii) The simple interest rate applicable to the amount reaffirmed as of the date this disclosure statement is given to the debtor: _____%. If different simple interest rates apply to different balances included in the amount reaffirmed,

the amount of each balance and the rate applicable to it are:

\$ _____ @ _____ %;
 \$ _____ @ _____ %;
 \$ _____ @ _____ %.

c. If the underlying debt transaction was disclosed as a variable rate transaction on the most recent disclosure given under the Truth in Lending Act:

The interest rate on your loan may be a variable interest rate which changes from time to time, so that the annual percentage rate disclosed here may be higher or lower.

d. If the reaffirmed debt is secured by a security interest or lien, which has not been waived or determined to be void by a final order of the court, the following items or types of items of the debtor's goods or property remain subject to such security interest or lien in connection with the debt or debts being reaffirmed in the reaffirmation agreement described in Part B.

Item or Type of Item

Original Purchase Price or Original Amount of Loan

Optional---At the election of the creditor, a repayment schedule using one or a combination of the following may be provided:

Repayment Schedule:

Your first payment in the amount of \$ _____ is due on _____ (date), but the future payment amount may be different. Consult your reaffirmation agreement or credit agreement, as applicable.

---Or---

Your payment schedule will be: _____ (number) payments in the amount of \$ _____ each, payable (monthly, annually, weekly, etc.) on the _____ (day) of each _____ (week, month, etc.), unless altered later by mutual agreement in writing.

---Or---

A reasonably specific description of the debtor's repayment obligations to the extent known by the creditor or creditor's representative.

2. INSTRUCTIONS AND NOTICE TO DEBTOR

Reaffirming a debt is a serious financial decision. The law requires you to take certain steps to make sure the decision is in your best interest. If these steps are not completed, the reaffirmation agreement is not effective, even though you have signed it.

1. Read the disclosures in this Part A carefully. Consider the decision to reaffirm carefully. Then, if you want to reaffirm, sign the reaffirmation agreement in Part B (or you may use a separate agreement you and your creditor agree on).

2. Complete and sign Part D and be sure you can afford to make the payments you are agreeing to make and have received a copy of the disclosure statement and a completed and signed reaffirmation agreement.

3. If you were represented by an attorney during the negotiation of your reaffirmation agreement, the attorney must have signed the certification in Part C.

4. If you were not represented by an attorney during the negotiation of your reaffirmation agreement, you must have completed and signed Part E.

5. The original of this disclosure must be filed with the court by you or your creditor. If a separate reaffirmation agreement (other than the one in Part B) has been signed, it must be attached.

6. If the creditor is not a Credit Union and you were represented by an attorney during the negotiation of your reaffirmation agreement, your reaffirmation agreement becomes effective upon filing with the court unless the reaffirmation is presumed to be an undue hardship as explained in Part D. If the creditor is a Credit Union and you were represented by an attorney during the negotiation of your reaffirmation agreement, your reaffirmation agreement becomes effective upon filing with the court.

7. If you were not represented by an attorney during the negotiation of your reaffirmation agreement, it will not be effective unless the court approves it. The court will notify you and the creditor of the hearing on your reaffirmation agreement. You must attend this hearing in bankruptcy court where the judge will review your reaffirmation agreement. The bankruptcy court must approve your reaffirmation agreement as consistent with your best interests, except that no court approval is required if your reaffirmation agreement is for a consumer debt secured by a mortgage, deed of trust, security deed, or other lien on your real property, like your home.

YOUR RIGHT TO RESCIND (CANCEL) YOUR REAFFIRMATION AGREEMENT

You may rescind (cancel) your reaffirmation agreement at any time before the bankruptcy court enters a discharge order, or before the expiration of the 60-day period that begins on the date your reaffirmation agreement is filed with the court, whichever occurs later. To rescind (cancel) your reaffirmation agreement, you must notify the creditor that your reaffirmation agreement is rescinded (or canceled).

Frequently Asked Questions:

What are your obligations if you reaffirm the debt? A reaffirmed debt remains your personal legal obligation. It is not discharged in your bankruptcy case. That means that if you default on your reaffirmed debt after your bankruptcy case is over, your creditor may be able to take your property or your wages. Otherwise, your obligations will be determined by the reaffirmation agreement which may have changed the terms of the original agreement. For example, if you are reaffirming an open end credit agreement, the creditor may be permitted by that agreement or applicable law to change the terms of that agreement in the future under certain conditions.

Are you required to enter into a reaffirmation agreement by any law? No, you are not required to reaffirm a debt by any law. Only agree to reaffirm a debt if it is in your best interest. Be sure you can afford the payments you agree to make.

What if your creditor has a security interest or lien? Your bankruptcy discharge does not eliminate any lien on your property. A “lien” is often referred to as a security interest, deed of trust, mortgage or security deed. Even if you do not reaffirm and your personal liability on the debt is discharged, because of the lien your creditor may still have the right to take the security property if you do not pay the debt or default on it. If the lien is on an item of personal property that is exempt under your State’s law or that the trustee has abandoned, you may be able to redeem the item rather than reaffirm the debt. To redeem, you make a single payment to the creditor equal to the current value of the security property, as agreed by the parties or determined by the court.

NOTE: When this disclosure refers to what a creditor “may” do, it does not use the word “may” to give the creditor specific permission. The word “may” is used to tell you what might occur if the law permits the creditor to take the action. If you have questions about your reaffirming a debt or what the law requires, consult with the attorney who helped you negotiate this agreement reaffirming a debt. If you don’t have an attorney helping you, the judge will explain the effect of your reaffirming a debt when the hearing on the reaffirmation agreement is held.

PART B: REAFFIRMATION AGREEMENT.

I (we) agree to reaffirm the debts arising under the credit agreement described below.

NAME OF CREDITOR: _____

1. Brief description of credit agreement:

2. Description of any changes to the credit agreement made as part of this reaffirmation agreement:

SIGNATURE(S):

Borrower:

Co-borrower, if also reaffirming these debts:

(Print Name)

(Print Name)

(Signature)

(Signature)

Date: _____

Date: _____

Accepted by creditor:

(Print Name)

(Signature)

Date of creditor acceptance: _____

PART C: CERTIFICATION BY DEBTOR'S ATTORNEY (IF ANY).

[Check each applicable box.]

☐ I hereby certify that (1) this agreement represents a fully informed and voluntary agreement by the debtor; (2) this agreement does not impose an undue hardship on the debtor or any dependent of the debtor; and (3) I have fully advised the debtor of the legal effect and consequences of this agreement and any default under this agreement.

☐ *[If applicable and the creditor is not a Credit Union.]* A presumption of undue hardship has been established with respect to this agreement. In my opinion, however, the debtor is able to make the required payment.

Printed Name of Debtor's Attorney: _____

Signature of Debtor's Attorney: _____

Date: _____

PART D: DEBTOR'S STATEMENT IN SUPPORT OF REAFFIRMATION AGREEMENT

[Read and complete numbered paragraphs 1 and 2, OR, if the creditor is a Credit Union and the debtor is represented by an attorney, read the un-numbered paragraph below. Sign the appropriate signature line(s) and date your signature.]

1. I believe this reaffirmation agreement will not impose an undue hardship on my dependents or me. I can afford to make the payments on the reaffirmed debt because my monthly income (take home pay plus any other income received) is \$_____, and my actual current monthly expenses including monthly payments on post-bankruptcy debt and other reaffirmation agreements total \$_____, leaving \$_____ to make the required payments on this reaffirmed debt. I understand that if my income less my monthly expenses does not leave enough to make the payments, this reaffirmation agreement is presumed to be an undue hardship on me and must be reviewed by the court. However, this presumption may be overcome if I explain to the satisfaction of the court how I can afford to make the payments here: _____.

2. I received a copy of the Reaffirmation Disclosure Statement in Part A and a completed and signed reaffirmation agreement.

Signed: _____
(Debtor)

(Joint Debtor, if any)

Date: _____

— Or

[If the creditor is a Credit Union and the debtor is represented by an attorney]

I believe this reaffirmation agreement is in my financial interest. I can afford to make the payments on the reaffirmed debt. I received a copy of the Reaffirmation Disclosure Statement in Part A and a completed and signed reaffirmation agreement.

Signed: _____
(Debtor)

(Joint Debtor, if any)

Date: _____

PART E: MOTION FOR COURT APPROVAL

(To be completed only if the debtor is not represented by an attorney.)

MOTION FOR COURT APPROVAL OF REAFFIRMATION AGREEMENT

I (we), the debtor(s), affirm the following to be true and correct:

I am not represented by an attorney in connection with this reaffirmation agreement.

I believe this reaffirmation agreement is in my best interest based on the income and expenses I have disclosed in my Statement in Support of this reaffirmation agreement, and because (provide any additional relevant reasons the court should consider):

Therefore, I ask the court for an order approving this reaffirmation agreement.

Signed: _____
(Debtor)

(Joint Debtor, if any)

Date: _____

United States Bankruptcy Court

District of _____

In re _____,
Debtor

Case No. _____
Chapter _____

ORDER APPROVING REAFFIRMATION AGREEMENT

The debtor(s) _____ have filed a motion for approval of the
(Name(s) of debtor(s))

reaffirmation agreement dated _____ made between the debtor(s) and
(Date of agreement)

_____. The court held the hearing required by 11 U.S.C. § 524(d)
(Name of creditor)

on notice to the debtor(s) and the creditor on _____.
(Date)

COURT ORDER: The court grants the debtor's motion and approves the reaffirmation agreement described above.

BY THE COURT

Date: _____

United States Bankruptcy Judge

(10/05)

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF FLORIDA
_____ DIVISION

IN RE:

_____, CASE NO. _____
Debtor(s). CHAPTER _____

**DEBTOR(S) STATEMENT OF ASSISTANCE RECEIVED
IN CONNECTION WITH THE FILING OF THIS CASE**

_____ I DID NOT RECEIVE ANY ASSISTANCE IN PREPARING THIS CASE FOR FILING.

_____ I DID RECEIVE ASSISTANCE IN PREPARING THIS CASE FOR FILING.
(If you did receive assistance, please complete items 1 - 4 below.)

1. The person or firm that assisted is:

Name _____

Address _____

Telephone (_____) _____

2. I paid the sum of \$ _____.

3. I still owe the sum of \$ _____.

4. I agreed to turn over or give a security interest in the following property:

I (we) _____, the Debtor(s), do hereby declare under penalty of perjury, that the statements made above are true and correct.

Executed this _____ day of _____, _____, at _____, Florida.
(Day) (Month) (Year) (City)

Signature of Debtor

Signature of Joint Debtor, if any

Creditor Matrix Guidelines

A creditor matrix contains each creditor's name and mailing address. This information is used for noticing and also for claims information when applicable.

In order to ensure that the cases you file can be properly read by our scanners, we ask that you observe the following guidelines.

- **Paper Format**
- **Creditor Matrix on Disk**
- **Things to Avoid**
- **Example Creditor List**

Paper Format

1. Creditor lists must be typed in a standard typeface or print style.
2. Lists should be typed on a single page in a single column rather than in three columns. (See example below).
3. The name and address of each creditor cannot be more than 5 lines. If a record is more than 5 lines, the 6th line will be combined with line 5 and the 7th or 8th lines will be truncated.
4. Each line may contain no more than 40 characters including blanks.
5. Names and addresses should be **left justified**.
6. Spaces in the first position of a line could cause an exception report for that creditor record.
7. Special characters such as ½, ~ or ^ will cause problems. The # and & characters have not been reported to cause errors.
8. Account numbers or "attention" lines should be placed on the second line of the name/address. If an account number is included, use only the last 4 digits of the number.
9. City, state and ZIP code must be on the last line.
10. Nine digit ZIP codes must be typed with a hyphen separating the two groups of digits.
11. All states must be two-letter abbreviations.
12. Each creditor must be separated by at least one blank line.

13. Do not include any page numbers, headers, footers, etc.
14. Lists must be typed so that no letters are closer than ½ inch from any edge of the paper.
15. DO NOT include the following people (who were formerly required on creditor matrixes). They will be retrieved automatically by the computer for noticing:
 - Debtor
 - Joint Debtor
 - Attorney for the Debtor(s)

Creditor Matrix on Disk

1. Submit on a 3.5" floppy diskette or on a CD.
2. Use same format as above.
3. Save the file in "txt format, using debtors name.txt (e.g., Smith.txt).
4. If your disk or CD is unreadable by the Court, it will be returned and a deficiency notice will be issued.

Things to Avoid

Although the court is using sophisticated equipment and software to ensure accuracy in creditor list readings, certain problems can still occur. By following these guidelines, the court will avoid delays or additional effort in mailing notices.

The following problems can prevent your list from being read by the optical scanner, requiring you to resubmit your creditor list in an acceptable form.

1. Extra marks on the list - such as letterhead, dates, debtor name, coffee stains, handwritten marks.
2. Non-standard paper such as onion skin, half-sized paper or colored (such as yellow) paper.
3. Poor quality type caused by submitting a photocopy or carbon, using an exhausted typewriter, or using a typewriter with a fabric ribbon.
4. Unreadable type faces or print styles such as proportionally-spaced fonts, dot-matrix printing, or exotic fonts (such as Old English or script). Courier 10 works the best.
5. Upper case only (all capital letters) should be avoided. Type in upper and lower case as you would on a letter.

6. Zip codes must be on the last line. Nine digit zip codes should be typed with a hyphen separating the two groups of digits. Do NOT type attention lines or account numbers on the last line; put these on the second line of the name/address if needed, and only the last 4 digits of any account number should be given on the creditor matrix.

Example Creditor List: Courier

U.S. Attorney
660 W. Washington Ave, Ste. 500
P.O. Box 1585
Madison, WI 53701-1585

Internal Revenue Service
Insolvency ME-128
310 W. Wisconsin Ave.
Milwaukee, WI 53202-2221

First City National Bank of Beaumont
P.O. Box 3391
Beaumont, TX 77704

Flex Northwest
Seattle, WA 98372

General Welding Supply Co.
Acct. No: xxx xxx 219
P.O. Box 3657
Baltimore, MD 20984

George S. Bradford Export, Inc.
Attn: Larry Jones
1400 Exchange Building
Buffalo, NY 10984

Peterboro Food and Beverage
405 Landover Road, Suite 12B
Landover, MD 20009

United States Bankruptcy Court
Northern District of Florida
Fees effective April 9, 2006

Fees changed effective April 9, 2006:

Chapter 7 = \$299.00

Chapter 13 = \$274.00

Conversion from Chapter 7 to Chapter 11 = \$755.00

Conversion from Chapter 13 to Chapter 11 = \$765.00

The enactment of the Deficit Reduction Act of 2005 (Pub.L.No. 109-171) also includes provisions that affect other filing fees for the appellate, district and bankruptcy courts. Please note that there have been some constitutional issues raised with respect to the Act because the House and the Senate passed slightly different versions of the bill. In addition, the Judicial Conference at its March 2006 session, approved a recommendation from the Court Administration and Case Management Committee, in connection with the Bankruptcy Committee, to stay all increases in miscellaneous fees until these committees have had an opportunity to review the increases at their June meetings. Those fees potentially affected are:

Chapter 11 Petition

Motion to Reopen Chapter 7, 11, or 13

Chapter 15 Petition

Adversary Proceeding

Appeal or Cross Appeal

Splitting a Joint Case

Documents and Miscellaneous Fees	Fee
Chapter 7: Petition Motion to Reopen Joint Case/Split Conversion to Chapter 11 Installment - Minimum initial payment 3 monthly installment payments Involuntary Chapter 7	\$299.00 \$220.00 \$220.00 \$755.00 \$149.00 \$50.00/month \$299.00
Chapter 9: Petition Motion to Reopen Conversion to Chapter 7	\$1,039.00 \$1,000.00 \$15.00
Chapter 11: Petition (Non-Railroad or Railroad) Motion to Reopen Joint Case/Split Conversion to Chapter 7 Installment - (Judge approval needed) Involuntary Chapter 11	\$1,039.00 \$1,000.00 \$1,000.00 \$15.00 No minimum \$1,039.00

Chapter 12: Petition Motion to Reopen Joint Case/Split Conversion to Chapter 7 Installment - Minimum initial payment 3 monthly installment payments	\$239.00 \$200.00 \$200.00 \$15.00 \$104.00 \$45.00/month
Chapter 13: Petition Motion to Reopen Joint Case/Split Conversion to Chapter 11 Conversion to Chapter 7 Installment - Minimum initial payment 3 monthly installment payments	\$274.00 \$235.00 \$235.00 \$765.00 \$15.00 \$124.00 \$50.00/month
Chapter 15: Petition Motion to Reopen	\$1,039.00 \$1,000.00
Notice of conversion or motion to convert to Chapter 7 (from chapters 9, 11, 12, 13) (Including motion combined with other relief)	\$15.00
Motion to convert from Chapter 7 to Chapter 11	\$755.00
Motion to convert from Chapter 13 to Chapter 11	\$765.00
Adversary Proceeding (No fee if debtor - ch. 7 or 13 - is plaintiff)	\$250.00
Amending Schedules of Creditors, Lists of Creditors, Matrix or Mailing List (Includes adding or deleting creditors, changing the amount of a debt or classification of a debt.) (No fee is required to change the address of a previously listed creditor or to add the name and address of a previously listed creditor's attorney; No fee is due when a debtor files a schedule of post-petition debts after converting from Ch. 13 to Ch. 7)	\$26.00
Appeal or Cross Appeal (docket \$450 and notice fee \$5)	\$255.00
Archives retrieval	\$45.00
Copies (per page)	\$.50
Copies printed at public terminal in clerk's office (per page)	\$.10
Certification of document	\$9.00
Exemplification of document	\$18.00
Microfilm/Microfiche of court record	\$5.00
Filing or indexing miscellaneous document	\$39.00
Reproduction of recordings of proceedings	\$26.00
Return check for lack of funds	\$45.00
Search of records (per name or item searched)	\$26.00

Motion to terminate, annul, modify or condition stay ; motion to compel abandonment of property, or a motion to withdraw reference (No fee is required if motion is consented or codebtor stay §1301; No fee is required if motion is for adequate protection and there no mention in the prayer seeking relief from stay)	\$150.00
Registering a judgment from another district	\$39.00
Writ of Garnishment (<i>Florida Statute 77.041</i>)	\$100.00